

1 BRET A. YAPLE, SBN 195809
2 2701 DEL PASO ROAD, SUITE 130-245
3 SACRAMENTO, CA 95835
4 Tel: (510) 275-4555
5 Fax: (815) 642-0954

6 Attorney for Plaintiff,
7 SAN FRANCISCO FEDERAL CREDIT UNION

FILED
San Francisco County Superior Court

NOV 07 2018

CLERK OF THE COURT
By: *Chalene J. ...*
Deputy Clerk

8 SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN FRANCISCO

9 SAN FRANCISCO JUDICIAL DISTRICT

10 UNLIMITED CIVIL CASE

11
12 SAN FRANCISCO FEDERAL CREDIT
13 UNION

14 Plaintiff,

15 vs.

16 AMIN J COOLEY AKA
17 AMIN JAMAL COOLEY
18 THERESA SAMSOtha COOLEY
19 AND DOES 1 THROUGH 20, INCLUSIVE

20 Defendants.

Case No.: **CGC-18-571211**

COMPLAINT FOR:

1. POSSESSION OF MOTOR VEHICLE;
2. BREACH OF SECURED PROMISSORY NOTE;
3. BREACH OF UNSECURED PROMISSORY NOTE;
4. BREACH OF UNSECURED PROMISSORY NOTE;
5. MONEY DUE ON BOOK ACCOUNT. (Principal Demanded \$28,703.06)

BY FAX

21 Plaintiff, SAN FRANCISCO FEDERAL CREDIT UNION, alleges against Defendants,
22 AMIN J COOLEY AKA AMIN JAMAL COOLEY; THERESA SAMSOtha COOLEY, and
23 does 1 through 10, and each of them as follows:

24 **GENERAL ALLEGATION**

25 1. Plaintiff, SAN FRANCISCO FEDERAL CREDIT UNION, is duly licensed as a Credit
26 Union and is located in the City and County of San Francisco, California.

27 2. The true names and capacities of Defendant(s) named herein as DOES 1 through 10,
28 inclusive, are unknown to Plaintiff, who therefore sues Defendant(s) by such fictitious names, and

1 Plaintiff will amend this Complaint to show their true names and capacities when same have been
2 ascertained.

3 3. The claims sued upon in this complaint are subject to the provisions of California
4 Code of Civil Procedure Section 395(b) because they are based upon loans or extensions of credit
5 intended primarily for personal, family or household use; the claims set forth in this complaint are
6 not subject to the provisions of Section 1812.10 nor 2984.4 of California Civil Code. The above
7 entitled judicial district is the proper venue for the trial of this action because Defendants resides
8 within said judicial district.

9 **FIRST CAUSE OF ACTION**
10 **FOR POSSESSION OF MOTOR VEHICLE**
11 **AGAINST ALL DEFENDANTS**

12 As and for a first, separate and distinct cause of action, Plaintiff alleges against
13 Defendants, and each of them, as follows:

14 4. On or about April 19, 2016, Defendants executed that certain promissory note and
15 security agreement entitled "Loan Agreement and Consumer Disclosure Statement", whereby
16 Plaintiff loaned Defendants the principal sum of \$32,187.60 subject to all terms and provisions
17 contained in said promissory note. A true and correct copy of said promissory note is attached
18 hereto, marked as Exhibit A, and is incorporated herein by reference.

19 5. Defendants pledged to Plaintiff as collateral for repayment of said promissory note
20 that certain 2008 Land Rover Range Rover motor vehicle having vehicle identification number
21 SALME1S408A264970. At all times relevant hereto, Plaintiff has been duly registered with the
22 California Department of Motor Vehicles as the lienholder/legal owner of said motor vehicle
23 pledged as collateral.

24 6. Defendants have defaulted in performance pursuant to the terms of the promissory
25 note by failing to make the required installment payments to Plaintiff from and after November
26 30, 2016 and beyond.

27 7. As a result of this default of the Defendants, Plaintiff has exercised its right to declare
28 the promissory note in default and its entitled to immediate possession of the motor vehicle

pledged as collateral. Despite demand, Defendants have failed and neglected to surrender the vehicle to Plaintiff.

8. Plaintiff is additionally entitled to an award of reasonable attorney fees pursuant to the term of the aforesaid promissory note.

Wherefore, Plaintiff prays judgment Defendants as to the First Cause of Action as follows:

1. For possession of that certain 2008 Land Rover Range Rover Minivan motor vehicle having vehicle identification number SALME15408A264970;
2. For costs of suit incurred herein;
3. For an award of reasonable attorney fees;
4. For such additional relief as deemed just and proper by the Court.

SECOND CAUSE OF ACTION
FOR BREACH OF SECURED PROMISSORY NOTE
AS TO ALL DEFENDANT

As and for a second, separate and distinct cause of action against Defendants, and each of them, Plaintiff alleges as follows:

9. Plaintiff incorporates herein by reference the General Allegations and the First Cause of Action as if plead hereinafter at length.

10. As a result of the failure of the Defendant to remit the required installment payments to Plaintiff pursuant to the promissory note (Exhibit A), Plaintiff has exercised its right to accelerate the unpaid balance of the promissory note as immediately due and owing in the sum of \$26,110.03, plus interest from November 30, 2016 to date of entry of judgment.

11. Despite demand, Defendants have failed and neglected to pay any part of said sum and the whole amount of \$26,110.03 is immediately due and owing, plus interest thereon at the maximum allowable legal rate from November 30, 2016 to date of entry of judgment herein.

12. Plaintiff is entitled to an award of reasonable attorney fees.

1 Wherefore, Plaintiff prays judgment against Defendant on the Second Cause of Action as
2 follows:

- 3 1. For the balance due in the amount of \$26,110.03 ;
4 2. For interest thereon at the maximum allowable legal rate from and after November 30,
5 2016, to date of entry of judgment;
6 3. For costs of suit incurred herein;
7 4. For an award of reasonable attorney fees;
8 5. For such additional relief as deemed just and proper by the Court.
9

10 **THIRD CAUSE OF ACTION**
11 **FOR BREACH OF UNSECURED PROMISSORY NOTE**
12 **AGAINST ALL DEFENDANTS**

13 As for a third, separate and distinct cause of action against Defendants and each of them,
14 Plaintiff alleges as follows:

15 13. Plaintiff incorporates herein by reference the General Allegations as if plead
16 hereafter at length.

17 14. On or about March 31, 2016, Defendants applied for and received from Plaintiff a
18 Shares Account enabling Defendants to access cash and extensions of credit from Plaintiff.
19 In connection with this transaction, a true and correct copy of the Defendants Transaction
20 History, which is attached hereto, marked as Exhibit B, and is incorporated herein by this
21 reference.

22 15. Defendants accessed the aforesaid Shares Account established with Plaintiff and
23 there is currently due and payable from Defendants to Plaintiff the sum of \$1,325.37.

24 16. Defendants defaulted in remitting the required contractual installment payments to
25 Plaintiff on the aforesaid unsecured line of credit as to all payments that fell due from and after
26 April 28, 2017, and beyond.

27 17. As a result of the breach in payment by Defendants pursuant to the aforesaid credit
28 line agreement, Plaintiff exercised its option to declare as immediately due and payable the
balance of the loan in the amount of \$1,325.37.

1 18. Plaintiff is entitled to an award of interest from April 28, 2017 to date of judgment at
2 the maximum allowable legal rate.

3 19. Plaintiff is additionally entitled to an award of attorney fees.

4 Wherefore, Plaintiff prays judgment against Defendants on the Third Cause of Action as
5 follows:

6 1. For the principal balance of \$1,325.37;

7 2. For interest thereon at the maximum allowable legal rate from and after April 28,
8 2017;

9 3. For costs of suit incurred herein:

10 4. For an award of reasonable attorney fees;

11 5. For such addition relief as deemed just and proper by the Court.

12
13 **FOURTH CAUSE OF ACTION**
14 **FOR BREACH OF UNSECURED PROMISSORY NOTE**
15 **AGAINST ALL DEFENDANTS**

16 As for a fourth, separate and distinct cause of action against Defendants and each of
17 them, Plaintiff alleges as follows:

18 13. Plaintiff incorporates herein by reference the General Allegations as if plead
19 hereafter at length.

20 14. On or about April 19, 2016, Defendants applied for and received from Plaintiff a
21 Visa Platinum Account, enabling Defendants to access cash and make purchases on the account.
22 In connection with this transaction, the Defendants Transaction History, a true and correct copy
23 of which is attached hereto, marked as Exhibit C, and is incorporated herein by this reference.

24 15. Defendants accessed the aforesaid credit line established with Plaintiff and there is
25 currently due and payable from Defendants to Plaintiff the sum of \$1,267.66.

26 16. Defendants defaulted in remitting the required contractual installment payments to
27 Plaintiff on the aforesaid unsecured line of credit as to all payments that fell due from and after
28 March 25, 2017, and beyond.

1 17. As a result of the breach in payment by Defendants pursuant to the aforesaid credit
2 line agreement, Plaintiff exercised its option to declare as immediately due and payable the
3 balance of the loan in the amount of \$1,267.66.

4 18. Plaintiff is entitled to an award of interest from March 25, 2017 to date of judgment
5 at the maximum allowable legal rate.

6 19. Plaintiff is additionally entitled to an award of attorney fees.

7 Wherefore, Plaintiff prays judgment against Defendants on the Fourth Cause of Action as
8 follows:

- 9 1. For the principal balance of \$1,267.66;
10 2. For interest thereon at the maximum allowable legal rate from and after March 25,
11 2017;
12 3. For costs of suit incurred herein;
13 4. For an award of reasonable attorney fees;
14 5. For such addition relief as deemed just and proper by the Court.

15
16 **FIFTH CAUSE OF ACTION**
17 **FOR MONEY DUE ON BOOK ACCOUNT**
18 **AGAINST ALL DEFENDANTS**

19 As and for a fifth, separate and distinct cause of action against Defendants, and each of
20 them, Plaintiff alleges as follows:

21 19. Plaintiff incorporates herein by reference the General Allegations and the First,
22 Second and Third and Fourth Causes of Action as set forth above as if plead hereinafter at length.

23 20. Within four years last past and prior to the commencement of this action, Defendants
24 and each of them, became indebted to Plaintiff on a book account as defined by California Code
25 of Civil Procedure Section 337(a) for money due in the amount of \$28,703.06, for money had and
26 received by Defendants.

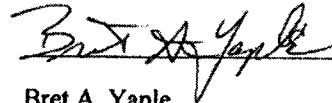
27 21. Despite demand, Defendants have failed to pay said sum to Plaintiff and the whole is
28 immediately due, owing and payable plus interest at the maximum allowable legal rate.

1 22. Plaintiff is additionally entitled to an award of reasonable attorney fees.

2 Wherefore, Plaintiff prays judgment against Defendants, as to all caused of action as
3 follows:

- 4 1. For the principal sum of \$28,703.06
5 2. For an award of interest at the maximum allowable legal rate;
6 3. For costs of suit incurred;
7 4. For an award of reasonable attorney fees;
8 5. For such other and further relief as deemed just and proper by the Court.
9

10 Dated: July 5, 2018

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14 Bret A. Yapple
15 Attorney for Plaintiff
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EXHIBIT "A"

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor Name and Address
<p>[REDACTED]</p> <p>SAN FRANCISCO CA 94116 SAN FRANCISCO (415) 541-3000</p>		<p>MAJOR MOTOR CARS 2838 SANTA MONICA BLVD SANTA MONICA CA, 90404 (310) 819-1180</p>

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "us" or "we" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased Personal, family or household unless otherwise indicated below: <input type="checkbox"/> business or commercial
USED	2008	LAND ROVER RANGE ROVER	76812	SALAK15408A264970	<input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURE				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 0.00
\$ 3.99 %	\$ 7658.91	\$ 24536.69	\$ 32187.60	\$ 32187.60
(a) means an estimate				
YOUR PAYMENT SCHEDULE WILL BE:				
Number of Payments:	Amount of Payments:		When Payments Are Due:	
One Payment of	N/A			
One Payment of	N/A			
One Payment of	0.00			
71	447.05		Monthly beginning 08/12/16	
One final payment	447.05		4/12/22	
Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of 9% of the part of the payment that is late.				
Prepayment: If you pay off all of your debt early, you may be charged a minimum finance charge.				
Security Information: We are giving a security interest in the vehicle being purchased.				
Additional Information: See this contract for more information including information about nonpayment, default, any required notices, and remedies.				

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)	
1. Total Cash Price	\$ 21500.00 (A)
A. Cash Price of Motor Vehicle and Accessories	\$ 21500.00
1. Cash Price Vehicle	\$ N/A
2. Cash Price Accessories	\$ N/A
3. Other (Itemizable)	\$ N/A
Describe	\$ N/A
Describe	\$ N/A
B. Document Processing Charge (not a governmental fee)	\$ 55.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$ 50.00 (C)
D. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (D)
E. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (E)
F. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (F)
G. (Optional) Surface Protection Product (to whom paid)	\$ N/A (G)
H. (Optional) Surface Protection Product (to whom paid)	\$ N/A (H)
I. (Optional) Surface Protection Product (to whom paid)	\$ N/A (I)
J. Sales Tax (on taxable items in A through I)	\$ 1850.44 (J)
K. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (to whom paid)	\$ N/A (K)
L. (Optional) Service Contract (to whom paid)	\$ N/A (L)

STATEMENT OF INSURANCE			
NOTICE: No policy has been issued as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.			
Vehicle Insurance			
	Term	Premium	
\$ <u>N/A</u> Ded. Comp., Fire & Theft			<u>N/A</u>
\$ _____ Ded. Collision			<u>N/A</u>
Bodily Injury \$ <u>N/A</u> Limits			<u>N/A</u>
Property Damage \$ <u>N/A</u> Limits			<u>N/A</u>
Medical _____			<u>N/A</u>
Total Vehicle Insurance Premiums			<u>N/A</u>
UNLESS A CHARGE IS INDICATED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR OTHER COVERAGE, THE FOLLOWING COVERAGE WILL BE PROVIDED BY THE LENDER:			
Notice: Buy the physical damage insurance this contract requires from local firms before you finance this car. It is acceptable to us. We are not required to buy any other insurance to obtain credit.			
Buyer's <u>[Signature]</u>			
Co-Buyer _____			
Seller's _____			
If any insured is claimed below, policies or certificates from the named insurance provider will describe the terms and conditions.			
Application for Optional Credit Insurance			
<input type="checkbox"/> Credit Life:	<input type="checkbox"/> Buyer	<input type="checkbox"/> Co-Buyer	<input type="checkbox"/> Both
<input type="checkbox"/> Credit Disability (Buyer Only)			
	Term	Exp.	Premium
Credit Life	<u>N/A</u>		<u>N/A</u>
Credit Disability			<u>N/A</u>
Total Credit Insurance Premiums			<u>N/A</u>
Insurance Company Name _____ <u>N/A</u>			
Home Office Address _____ <u>N/A</u>			
Credit life insurance and credit disability insurance are so structured to obtain credit. Your decision to buy or not buy credit life and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you agree to pay for them at your entire cost. Credit life insurance is designed to cover unpaid principal payments. This insurance can't pay off your own debt without it you make late payments. Credit disability insurance does not carry any termite in payment or in the number of payments. Coverage for credit life insurance and credit disability insurance made on the date of the due date of the last payment unless a different term for the insurance is shown above.			
You are applying for the credit insurance mentioned above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have reached your 65th birthday. (2) You are eligible for disability insurance only if you are working for wages.			

Total Downpayment (C through G) (If negative, enter zero on line 6 and enter the amount less than zero on a postpaid number on line 12 above)		\$ <u>0.00</u>		Term <u>36</u> Mos. or <u>60</u> Mos.	
7. Amount Financed (B less C)		\$ <u>24536.69</u>		IF Company <u> </u>	
PRELIMINARY DISCLOSURE BUYER MAY BE REQUIRED TO PROVIDE SECURITY FOR THE LOAN, AND WILL BE OBLIGATED FOR THE UNPAID BALANCE ON BOTH THE RETAIL INSTALLMENT SALE CONTRACT AND THE LOAN.		AUTO BROKER FEE DISCLOSURE If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:		HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.	
Proceeds of Loan From: <u> </u> Amount \$ <u> </u> Finance Charge \$ <u> </u> Total \$ <u> </u> Payable in <u> </u> installments of \$ <u> </u> from this loan is shown in Item 6D.		<input type="checkbox"/> Name of autobroker receiving fee, if applicable: <u> </u>		Buyer Sign X <u> </u> Co-Buyer Sign X <u> </u>	
SELLER'S RIGHT TO CANCEL: If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on the back giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.					
X Buyer <u> </u> X Co-Buyer <u> </u>					
OPTION: <input type="checkbox"/> You pay no finance charge if the Amount Financed, Item 7, is paid in full on or before <u> </u> , Year <u> </u> . SELLER'S INITIALS <u> </u>					
THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED BY LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNINSURED OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.					
YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE BEGINNING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.					
FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT. THIS BUYER SIGNATURE IS REQUIRED TO ACKNOWLEDGE THAT I HAVE UNDERSTOOD THESE PUBLIC LIABILITY TERMS AND CONDITIONS.					
BUS X <u> </u> X <u> </u>					
Trade-In Payoff Agreement: Seller relied on information from you and/or the holder or lessor of your trade-in vehicle to arrive at the payoff amount shown in Item 6B of the Declaration of Amount Financed as the "Pilot Credit or Lease Balance." You understand that the amount quoted is an estimate.					
Seller agrees to pay the payoff amount shown in 6B to the holder or lessor of the trade-in vehicle, or its designee. If the actual payoff amount is more than the amount shown in 6B, you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown in 6B, Seller will refund to you any overage Seller receives from your prior lender or lessor. Except as stated in the "NOTICE" on the back of this contract, any portion of this contract will not be obligated to pay the Pilot Credit or Lease Balance shown in 6B or any refund.					
Buyer Signature X <u> </u> Co-Buyer Signature X <u> </u>					
Notice to Buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.					
If you have a complaint concerning this sale, you should try to resolve it with the seller. Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof.					
After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.					
Buyer Signature X <u> </u> Co-Buyer Signature X <u> </u>					
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.					
THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION. Cancellation does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you must take careful notice of this contract. If you change your mind, within the vehicle credit term, or wish you had acquired a different vehicle, after you sign below, you may only cancel this contract with the agreement of the seller or her legal counsel, such as an attorney. However, California law does require a seller to offer a two-day contract cancellation option on most vehicles with a purchase price of more than four thousand dollars (\$4,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a repossessed vehicle, a motorcycle, or an off-highway motor vehicle subject to Massachusetts motor vehicle sales tax. See the vehicle contract cancellation option agreement for details.					
YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.					
Buyer Signature X <u> </u> Date <u>04/28/22</u> Co-Buyer Signature X <u> </u> Date <u>04/28/22</u>					
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.					
Other Owner Signature X <u> </u> Address <u> </u>					
GUARANTEE: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing when all other persons who sign as Guarantors, and even if Buyer has a complete defense to Guarantor's payment for reimbursement. Each Guarantor agrees to be liable even if two or more of the following: (1) give the Buyer notice first to pay or to make payment; (2) give a full or partial release to any other Guarantor; (3) release any assets; (4) accept loan from the Buyer; (5) the total amount owing; or (6) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.					
Guarantor waives notice of completion of this Guaranty, notice of the Buyer's non-payment, non-performance, and default, and notice of the amount owing at any time, and of any demands upon the Buyer.					
Guarantor X <u> </u> Date <u>04/28/22</u> Guarantor X <u> </u> Date <u>04/28/22</u>					
Address <u> </u> Address <u> </u>					
Seller Sign <u> </u> Address <u> </u> Date <u>04/28/22</u> <u>Peter Yousel</u> Title <u>GM</u>					